

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: STOYANOV, ATANAS, et al.

Application No.: 10/057,436

Customer No.: 33401

Filed: January 25, 2002

Confirmation No.: 9655

Group Art Unit: 3624

Examiner: CHANDLER, SARA M.

Title: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND METHODS

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically to the United States Patent and Trademark Office On August 6, 2008



DeAnna Rodriguez

SUMMARY OF EXAMINER INTERVIEW ON AUGUST 6, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant thanks Examiner Sara Chandler for the time which she spent discussing this case over the telephone on August 6, 2008 with Applicant's attorney, Marc E. Brown.,

Amended Claims 4 and 45 and new Claims 48-51 were discussed in light of Walker and Sheets. Applicant's attorney pointed out that amended Claim 4 requires a target monthly payment to be used in the computation of the profit for each finance program, while none of the prior art disclosed or suggested such a use for a target monthly payment, either alone or in combination. Applicant's attorney similarly pointed out that amended Claim 45 (in addition to being dependent upon amended Claim 4) requires an amount of available cash to be used in each

of the profit computations and that new Claims 48-51 require each computation to maximize profits. Again, neither feature is disclosed in the cited references, either alone or in combination.

The examiner advised that she would give consideration to these arguments.

CONCLUSION

For the foregoing reasons, it is respectfully submitted that this application is now in condition for allowance.

To the extent necessary, a further petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 501946 and please credit any excess fees to such deposit account.

Respectfully submitted,

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